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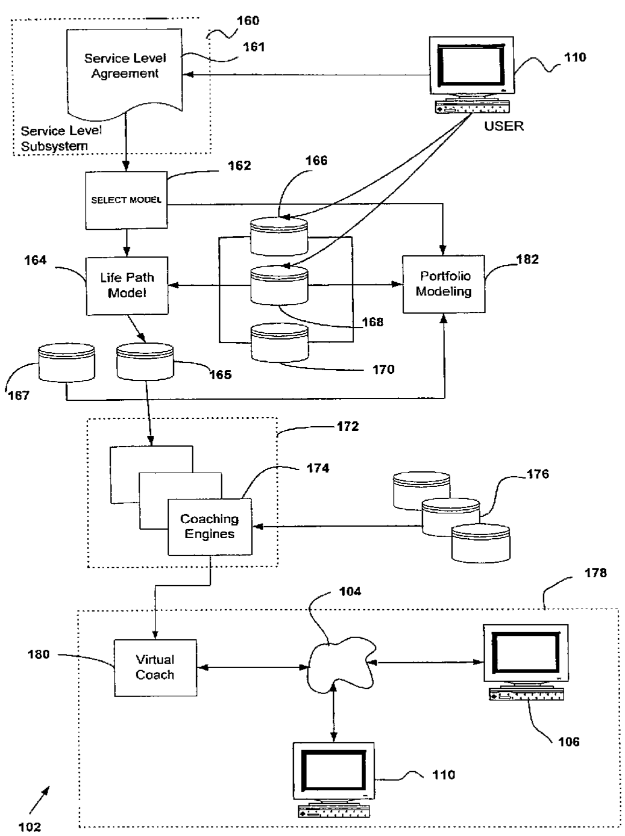
[Continued on next page]

(54) **Title:** FINANCIAL PORTFOLIO RISK MANAGEMENT



(57) Abstract: A financial portfolio risk modeling system operates in a collaborative computing environment between a user (110) and a portfolio development system (182). The portfolio generating system models the user's personal investment parameters (174) into a user profile in terms of the user risk tolerance level, user investment style, and user bull/bear attitude. The system further calculates Value At Risk (VAR) values for the user. The system filters various securities based on their VAR and Beta values and presents two lists of filtered securities, with opposing Beta values, matching the user profile. The system enables the user to swap securities in and out of his/her existing portfolio. The model also generates an ideal portfolio based on the user profile. The system presents the user with an estimated value of his/her portfolio, based on a regression formula as well as a possible best and worst scenario on a statistical formula.

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A. CLASSIFICATION OF SUBJECT MATTER
IPC(7) : G06F 17/60
US CL : 705/36
According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
U.S. : 705/36

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X, P	US 6,349,290 B1 (HOROWITZ et al.) 19 February 2002 (19.02.2002), col. 2, line 5 - col. 33, line 30.	1-42
X, E	US 2002/0111890 A1 (SLOAN et al.) 15 August 2002 (15.08.2002), pages 1-7.	1-42

☐ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

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